

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Rachel N Webb

Debtor(s)

Case No. 09 B 46448

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/08/2009.
- 2) The plan was confirmed on 03/08/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/25/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/10/2012.
- 5) The case was Dismissed on 09/26/2012.
- 6) Number of months from filing to last payment: 30.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$27,790.60
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$27,790.60**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,425.15
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$4,825.15**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA Checkmate LLC	Unsecured	1,400.00	1,602.30	1,602.30	80.31	0.00
American General Finance	Secured	6,409.00	5,545.56	5,977.28	5,977.28	250.84
American InfoSource LP	Unsecured	729.00	729.22	729.22	36.55	0.00
AmeriCash Loans LLC	Unsecured	2,700.00	NA	NA	0.00	0.00
Brother Loan & Finance	Unsecured	1,400.00	1,655.81	1,655.81	82.99	0.00
Capital One	Unsecured	1,978.00	1,978.12	1,978.12	99.15	0.00
Capital One	Unsecured	1,156.00	1,265.09	1,265.09	63.41	0.00
Capital One	Unsecured	325.00	325.17	325.17	16.30	0.00
Chase Bank USA NA	Unsecured	270.00	270.69	270.69	13.29	0.00
Comcast	Unsecured	97.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
CR Evergreen LLC	Unsecured	925.00	925.65	925.65	46.39	0.00
Dell Financial Services Inc	Unsecured	1,187.00	1,254.20	1,254.20	62.86	0.00
Department Stores National Bank	Unsecured	92.00	92.47	92.47	4.54	0.00
Educational Credit Management Corp	Unsecured	7,627.00	25,465.45	25,465.45	0.00	0.00
Enhanced Recovery	Unsecured	2,788.00	NA	NA	0.00	0.00
Escallate	Unsecured	61.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	4,128.00	4,533.94	4,533.94	4,533.94	598.35
OneWest Bank FSB	Secured	35,409.14	25,349.98	25,349.98	0.00	0.00
OneWest Bank FSB	Secured	219,632.95	217,579.60	217,579.60	0.00	0.00
OneWest Bank FSB	Secured	35,409.14	10,435.14	10,435.14	10,435.14	0.00
OneWest Bank FSB	Secured	219,632.95	932.95	932.95	169.96	0.00
Pay Day Loans	Unsecured	3,200.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	624.00	624.05	624.05	31.28	0.00
Portfolio Recovery Associates	Unsecured	7,853.00	7,891.70	7,891.70	395.60	0.00
SIR Finance Corporation	Unsecured	1,400.00	1,342.00	1,342.00	67.27	0.00
Sprint	Unsecured	2,788.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$242,929.58	\$0.00	\$0.00
Mortgage Arrearage	\$11,368.09	\$10,605.10	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,977.28	\$5,977.28	\$250.84
<b>TOTAL SECURED:</b>	<b>\$260,274.95</b>	<b>\$16,582.38</b>	<b>\$250.84</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,533.94	\$4,533.94	\$598.35
<b>TOTAL PRIORITY:</b>	<b>\$4,533.94</b>	<b>\$4,533.94</b>	<b>\$598.35</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$45,421.92</b>	<b>\$999.94</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$4,825.15  
Disbursements to Creditors \$22,965.45

**TOTAL DISBURSEMENTS :** **\$27,790.60**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/06/2013

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.